

BAINBRIDGE BANCSHARES, INC.

| | CPP Disbursement Date 09/24/2010 | RSSD (Holding Company) 3232361 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2013 \$ millions | 2014 \$ millions | %chg from prev | | |
| Assets | \$125 | \$127 | 1.1% | | |
| Loans | \$49 | \$66 | 33.7% | | |
| Construction & development | \$1 | \$1 | -8.3% | | |
| Closed-end 1-4 family residential | \$13 | \$16 | 17.8% | | |
| Home equity | \$2 | \$1 | -30.6% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$1 | \$1 | 11.3% | | |
| Commercial & Industrial | \$6 | \$13 | 137.1% | | |
| Commercial real estate | \$11 | \$10 | -5.8% | | |
| | | | | | |
| Unused commitments | \$4 | \$5 | 41.5% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$15 | \$12 | -21.1% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$29 | \$16 | -46.2% | | |
| Cash & balances due | \$9 | \$4 | -57.8% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$113 | \$114 | 1.0% | | |
| Deposits | \$108 | \$109 | 1.0% | | |
| Total other borrowings | \$5 | \$5 | 0.0% | | |
| FHLB advances | \$5 | \$5 | 0.0% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$12 | \$12 | 2.6% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 11.4% | 11.4% | -- | | |
| Tier 1 risk based capital ratio | 20.2% | 16.7% | -- | | |
| Total risk based capital ratio | 21.4% | 18.0% | -- | | |
| Return on equity ¹ | 11.4% | 5.6% | -- | | |
| Return on assets ¹ | 1.1% | 0.6% | -- | | |
| Net interest margin ¹ | 3.1% | 3.2% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 54.3% | 190.4% | -- | | |
| Loss provision to net charge-offs (qtr) | 0.0% | 22.2% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.2% | 0.9% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2013 | 2014 | 2013 | 2014 | |
| Construction & development | 68.7% | 0.0% | 0.6% | 5.1% | -- |
| Closed-end 1-4 family residential | 2.7% | 1.5% | 0.0% | 0.0% | -- |
| Home equity | 1.0% | 1.4% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 2.2% | 1.2% | 0.4% | 0.3% | -- |
| Commercial & Industrial | 3.3% | 1.1% | 0.0% | 0.2% | -- |
| Commercial real estate | 6.1% | 0.0% | 0.0% | 0.0% | -- |
| Total loans | 4.8% | 0.8% | 0.1% | 0.2% | -- |